

ABSTRACT OF THE DISCLOSURE**ENCRYPTION KEY MANAGEMENT SYSTEM
USING MULTIPLE SMART CARDS**

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Initially, a key range variable is created by concatenating the card group value, card number and reference number for an encryption key to be generated. A
10 hashing algorithm generates an encryption key from a master key and the variable key range variable. The encryption key and the key range variable are output to the caller who requested the key. The encryption key is used to encrypt the information, while the variable key range is stored
15 with the encrypted data. Generation of a decryption key requires a user call for a decryption key and includes the key range variable from the encrypted data. A hashing algorithm generates a decryption key from the master key and the key range variable. The decryption key is used to
20 decrypt the information.

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